

REMARKS/ARGUMENTS

Claims 17-22 are pending. Claims 1-16 and 23 have been withdrawn.

In the final Office Action, the Examiner raises the following issues:

1. Claims 17-19, 20, 22 are rejected under 35 USC 103(a) as being unpatentable over aapa3 in view of Ishizuka (US 6,098,609); and
2. Claim 21 is rejected under 35 USC 103(a) as being unpatentable over aapa3 in view of Ishizuka and Hagan (US 5,997,597).

New claims 24 - 38 are added to refine the claimed invention.

A petition to extend the time period pursuant to 37 CFR1.136(a) for a period of three months (from January 12, 2008) for filing this response is attached. Attached are also copies of Request for Continued Examination, completed Credit Card Payment Form and Fee Transmittal sheet.

Respectfully submitted.

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Attachments